

WHAT IS CLAIMED IS:

1. An investing method, comprising the steps of:
 - appropriating a part of or all of interest set by a financial institution on an investment principal invested by a client for use as investment funds;
 - purchasing with said investment funds an option based on the client's prediction regarding a predetermined phenomenon on a predetermined date; and
 - repeating the purchase of an option step throughout a predetermined.
2. An investing method according to Claim 1, wherein the purchasing of an option step is repeated on each of a plurality of predetermined dates during the predetermined period.
3. An investing method according to Claim 1, wherein a part of or all of profits obtained by exercising a right on the option are added to the investment funds for a subsequent option purchase.
4. An investing method according to Claim 1, wherein a part of the investment principal is added to the investment funds.
5. An investing method according to Claim 1, wherein a part of or all of profits obtained by exercising a right on the option are incorporated into the investment principal, and

a part of or all of interest generated on the investment principal according to interest set by the financial institution is allocated for a subsequent option purchase.

6. An investing method according to Claim 1, wherein the investment principal is structured of instruments for generating interest or profit such as such as national currencies, funds for purchase of commodities, funds for purchase of bond certificates, funds for purchase of securities and funds for purchase of stocks.

7. An investing method according to Claim 1, wherein a date for the option purchase occurs at an integer being equal to two times a cycle defined in units of days, weeks, months or years.

8. An investing method according to Claim 7, wherein the option purchase period is set as an integer equal to twice that of the option purchase date.

9. An investing method according to Claim 1, wherein the option is a financial option or a commodities option comprised of a listed option or an over-the-counter option.

10. An investing method according to Claim 1, wherein the option type is either a plain vanilla option or an exotic option, and the exotic option is either a digital option CON (cash or nothing), a digital option AON (asset or nothing), an average option, a look-back option or a barrier option.

11. An investing method according to Claim 1, wherein numeric values of financial products available for investment by the public, such as currency exchange rates, financial indices and financial futures indices are used as an index of the predetermined phenomenon.

12. An investing method according to Claim 1, wherein the client's predictions regarding predetermined phenomena on predetermined dates are determined, at the time of start of use of the investing method, for each date during the predetermined period.

13. An investing method according to Claim 1, wherein each time a right on an option purchase is exercised, the client's prediction regarding the predetermined phenomenon on the predetermined date is determined and the option purchase is performed.

14. An investing method according to Claim 1, wherein an option based on the client's prediction regarding the predetermined phenomenon on the predetermined date is comprised of a call or put option for the predetermined date being compared against the time of start of use of the investing method.

15. An investing method according to Claim 1, wherein an option based on the client's prediction regarding the predetermined phenomenon on the predetermined date is

comprised of a call or put option for the predetermined date being compared against the time a point in time after the start of use of the investing method.

16. An investing method according to Claim 1, wherein an option based on the client's prediction regarding the predetermined phenomenon on the predetermined date is comprised of a call or put option for the predetermined date being compared against a predetermined phenomenon on the previous occurrence of the predetermined date.

17. An investing method according to Claim 1, wherein an option based on the client's prediction regarding the predetermined phenomenon on the predetermined date is comprised of a call or put option which is compared against a point in time after start of use of the investing method and which can be exercised at a freely chosen point in time after a predetermined duration of time has elapsed since the point time against which the call option or put option is compared.

18. An investing method according to Claim 1, wherein designation by the client to stop the option purchases during the predetermined period causes a part of or all of the profits obtained by exercise of option rights up to that point to be incorporated into the investment principal or be able to be acquired by the client as profits.

19. An investing method according to Claim 1, wherein in the case when profits obtained by exercise of option rights exceed a predetermined sum or exceed a predetermined ratio of the investment principal, option purchases after that point in time are stopped, and either a part of or all of the profits up to that point are incorporated into the investment principal or can be acquired by the client as profits.

20. An investing method according to Claim 1, wherein financing secured by the investment principal can be used for purchasing financial derivative products which use the investing method.

21. An investing method, comprising the steps of:
distributing according to a number of instances of option purchases a part of or all of interest set by a financial institution on an investment principal being invested by a client;

using the distributed funds as investment funds for an option purchase based on the client's prediction regarding a predetermined phenomenon on a predetermined date; and

repeating the option purchase during a predetermined period.

22. An investing method according to Claim 21, wherein the option purchase is performed repeatedly upon each

occurrence of the predetermined date during the predetermined period.

23. An investing method according to Claim 21, wherein a part of or all of profits obtained by exercising a right on the option are added to the investment funds for a subsequent option purchase.

24. An investing method according to Claim 21, wherein a part of the investment principal is added to the investment funds.

25. An investing method according to Claim 21, wherein a part of or all of profits obtained by exercising a right on the option are incorporated into the investment principal, and a part of or all of interest generated on the investment principal in this state according to interest set by the financial institution is allocated for a subsequent option purchase.

26. An investing method according to Claim 21, wherein the investment principal is structured of instruments for generating interest or profit such as such as national currencies, funds for purchase of commodities, funds for purchase of bond certificates, funds for purchase of securities and funds for purchase of stocks.

27. An investing method according to Claim 21, wherein a date for the option purchase occurs at an integer being equal

to two times a cycle being defined in units of days, weeks, months or years.

28. An investing method according to Claim 27, wherein the option purchase period is set as an integer equal to twice that of the option purchase date.

29. An investing method according to Claim 21, wherein the option is a financial option or a commodities option comprised of a listed option or an over-the-counter option.

30. An investing method according to Claim 21, wherein the option type is either a plain vanilla option or an exotic option, and the exotic option is either a digital option CON (cash or nothing), a digital option AON (asset or nothing), an average option, a look-back option or a barrier option.

31. An investing method according to Claim 21, wherein numeric values of financial products available for investment by the public, such as currency exchange rates, financial indices and financial futures indices are used as an index of the predetermined phenomenon.

32. An investing method according to Claim 21, wherein the client's predictions regarding predetermined phenomena on predetermined dates are determined, at the time of start of use of the investing method, for each date during the given predetermined period.

33. An investing method according to Claim 21, wherein each time a right on an option purchase is exercised, the client's prediction regarding the predetermined phenomenon on the predetermined date is determined and the option purchase is performed.

34. An investing method according to Claim 21, wherein an option based on the client's prediction regarding the predetermined phenomenon on the predetermined date is comprised of a call or put option for the predetermined date being compared against the time of start of use of the investing method.

35. An investing method according to Claim 21, wherein an option based on the client's prediction regarding the predetermined phenomenon on the predetermined date is comprised of a call or put option for the predetermined date being compared against the time a point in time after the start of use of the investing method.

36. An investing method according to Claim 21, wherein an option based on the client's prediction regarding the predetermined phenomenon on the predetermined date is comprised of a call or put option for the predetermined date being compared against a predetermined phenomenon on the previous occurrence of the predetermined date.

37. An investing method according to Claim 21, wherein an option based on the client's prediction regarding the predetermined phenomenon on the predetermined date is comprised of a call or put option which is compared against a point in time after start of use of the investing method and which can be exercised at a freely chosen point in time after a predetermined duration of time has elapsed since the point time against which the call option or put option is compared.

38. An investing method according to Claim 21, wherein designation by the client to stop the option purchases during the predetermined period causes a part of or all of the profits obtained by exercise of option rights up to that point to be incorporated into the investment principal or be able to be acquired by the client as profits.

39. An investing method according to Claim 21, wherein in the case when profits obtained by exercise of option rights exceed a predetermined sum or exceed a predetermined ratio of the investment principal, option purchases after that point in time are stopped, and either a part of or all of the profits up to that point are incorporated into the investment principal or can be acquired by the client as profits.

40. An investing method according to Claim 21, wherein financing secured by the investment principal can be used for

10014733.1 402301

DOCUMENT NUMBER
40017252

purchasing financial derivative products which use the investing method.

41. An investing method, comprising the steps of:

repeating an option purchase during a given period for which an option purchase has been determined in advance; and selecting by a client at least two of the following as investment funds for the option purchase:

(1) a part of or all of interest set by a financial institution on an investment principal being invested by the client;

(2) distributed funds consisting of funds that have been distributed from a part of or all of interest, according to a number of instances of option purchases;

(3) a combination of the investment principal and either (1) or (2) above;

(4) a combination of a part of or all of profits obtained by exercising a right on an option, and either (1) or (2) above;

(5) a combination of a part of or all of profits obtained by exercising a right on an option, and (3) above;

(6) an appropriate combination of (1) - (5) above.

42. An investing method according to Claim 41, wherein the investment principal is structured of instruments for generating interest or profit such as such as national

currencies, funds for purchase of commodities, funds for purchase of bond certificates, funds for purchase of securities and funds for purchase of stocks.

43. An investing method according to Claim 41, wherein a date for the option purchase occurs at an integer being equal to two times a cycle being defined in units of days, weeks, months or years.

44. An investing method according to Claim 43, wherein the option purchase period is set as an integer equal to twice that of the option purchase date.

45. An investing method according to Claim 41, wherein the option is a financial option or a commodities option comprised of a listed option or an over-the-counter option.

46. An investing method according to Claim 41, wherein the option type is either a plain vanilla option or an exotic option, and the exotic option is either a digital option CON (cash or nothing), a digital option AON (asset or nothing), an average option, a look-back option or a barrier option.

47. An investing method according to Claim 41, wherein numeric values of financial products available for investment by the public, such as currency exchange rates, financial indices and financial futures indices are used as an index of the predetermined phenomenon.

48. An investing method according to Claim 41, wherein the client's predictions regarding predetermined phenomena on predetermined dates are determined, at the time of start of use of the investing method, for each date during the given predetermined period.

49. An investing method according to Claim 41, wherein each time a right on an option purchase is exercised, the client's prediction regarding the predetermined phenomenon on the predetermined date is determined and the option purchase is performed.

50. An investing method according to Claim 41, wherein an option based on the client's prediction regarding the predetermined phenomenon on the predetermined date is comprised of a call or put option for the predetermined date being compared against the time of start of use of the investing method.

51. An investing method according to Claim 41, wherein an option based on the client's prediction regarding the predetermined phenomenon on the predetermined date is comprised of a call or put option for the predetermined date being compared against the time a point in time after the start of use of the investing method.

52. An investing method according to Claim 41, wherein an option based on the client's prediction regarding the

10047521

predetermined phenomenon on the predetermined date is comprised of a call or put option for the predetermined date being compared against a predetermined phenomenon on the previous occurrence of the predetermined date.

53. An investing method according to Claim 41, wherein an option based on the client's prediction regarding the predetermined phenomenon on the predetermined date is comprised of a call or put option which is compared against a point in time after start of use of the investing method and which can be exercised at a freely chosen point in time after a predetermined duration of time has elapsed since the point in time against which the call option or put option is compared.

54. An investing method according to Claim 41, wherein designation by the client to stop the option purchases during the predetermined period causes a part of or all of the profits obtained by exercise of option rights up to that point to be incorporated into the investment principal or be able to be acquired by the client as profits.

55. An investing method according to Claim 41, wherein in the case when profits obtained by exercise of option rights exceed a predetermined sum or exceed a predetermined ratio of the investment principal, option purchases after that point in time are stopped, and either a part of or all of the profits

up to that point are incorporated into the investment principal or can be acquired by the client as profits.

56. An investing method according to Claim 41, wherein financing secured by the investment principal can be used for purchasing financial derivative products which use the investing method.

57. A device for investing capable of being connected to/from a client terminal device via a high-speed communications network, and additionally capable of inputting and outputting information relevant to transactions with the connected client, wherein it is possible to perform at least either a purchase request for or a cancellation of a contract for a financial derivative product which uses an investing method wherein a part of or all of interest set by a financial institution on an investment principal invested by a client is appropriated for use as investment funds for purchasing an option based on the client's prediction regarding a predetermined phenomenon on a predetermined date, and wherein this option purchase is repeated throughout a predetermined period.

58. A device for investing according to Claim 57, wherein the client can use the client terminal device to perform at least either an online purchase of or an online cancellation

of a contract for the financial derivative product which uses the investing method.

59. A device for investing capable of being connected to/from a client terminal device via a high-speed communications network, and additionally capable of inputting and outputting information relevant to transactions with the connected client, wherein it is possible to perform at least either a purchase request for or a cancellation of a contract for a financial derivative product which uses an investing method wherein a part of or all of interest set by a financial institution on an investment principal invested by a client is distributed according to a number of instances of option purchases, and these distributed funds are used as investment funds for purchasing an option based on the client's prediction regarding a predetermined phenomenon on a predetermined date, and wherein this option purchase is repeated throughout a given period having been determined in advance.

60. A device for investing according to Claim 59, wherein the client can use the client terminal device to perform at least either an online purchase of or an online cancellation of a contract for the financial derivative product which uses the investing method.

TOEPLITZ 102304

61. A device for investing capable of being connected to/from a client terminal device via a high-speed communications network, and additionally capable of inputting and outputting information relevant to transactions with the connected client, wherein it is possible to perform at least either a purchase request for or a cancellation of a contract for a financial derivative product which uses an investing method wherein an option purchase is repeated throughout a given period having been determined in advance and wherein it is possible for a client to select at least two of the following as investment funds for the option purchase:

(1) a part of or all of interest set by a financial institution on an investment principal being invested by the client;

(2) distributed funds consisting of funds that have been distributed from a part of or all of interest, according to a number of instances of option purchases;

(3) a combination of the investment principal and either (1) or (2) above;

(4) a combination of a part of or all of profits obtained by exercising a right on an option, and either (1) or (2) above;

(5) a combination of a part of or all of profits obtained by exercising a right on an option, and (3) above;

(6) an appropriate combination of (1) - (5) above.

62. A device for investing according to Claim 61, wherein the client can use the client terminal device to perform at least either an online purchase of or an online cancellation of a contract for the financial derivative product which uses the investing method.

63. A device for investing comprising: a client information database in which client information including an account number is stored; a product database in which the content of each type of product is stored; an investment information database in which investment information including an applied rate of return is stored; a sales management database in which each type of data for each product purchased by each client is stored; and a management server connected to the databases and capable of inputting and outputting personal information and transaction information relevant to the client, wherein in the case when personal information relevant to the client is inputted to the management database the client information database is referenced based on the inputted data and the client is certified; the product database and the investment information database are referenced regarding the certified client and products which the financial institution can provide to that client at the time when the information is inputted are disclosed; and by

inputting the certified client's transaction conditions a purchase request is performed in accordance with these inputted conditions for a financial derivative product which uses an investing method wherein a part of or all of interest set by a financial institution on an investment principal invested by a client is appropriated for use as investment funds for purchasing an option based on the client's prediction regarding a predetermined phenomenon on a predetermined date, and wherein this option purchase is repeated throughout a given period having been determined in advance; and the content of this transaction is inputted to the sales management database and managed.

64. A device for investing according to Claim 63, wherein the management server, after certification of the client, references the sales management database and discloses to the client the financial derivative products already purchased by the client; and after the client confirms the content of the financial derivative product transaction, a predetermined input is made to the management server by which it becomes possible to perform a cancellation of a contract for a financial derivative product which has already been purchased, and additionally, information stating that the cancellation of contract was performed is sent to the client information

database and the sales management database and this information is stored in both databases.

65. A device for investing according to Claim 63, wherein the management server is constructed so as to be capable of being connected to/from a client terminal device via a high-speed communications network, and the client can perform at least either a purchase request for or a cancellation of a contract for the financial derivative product by connecting to the management server from the client terminal device.

66. A device for investing according to Claim 63, wherein the management server is connected to an operating funds information database which is connected to at least one of either a listed options market or an over-the-counter options market.

67. A device for investing comprising: a client information database in which client information including an account number is stored; a product database in which the content of each type of product is stored; an investment information database in which investment information including an applied rate of return is stored; a sales management database in which each type of data for each product purchased by each client is stored; and a management server connected to the databases and capable of inputting and outputting personal information and transaction information relevant to the

client, wherein in the case when personal information relevant to the client is inputted to the management database the client information database is referenced based on the inputted data and the client is certified; the product database and the investment information database are referenced regarding the certified client and products which the financial institution can provide to that client at the time when the information is inputted are disclosed; and by inputting the certified client's transaction conditions a purchase request is performed in accordance with these inputted conditions for a financial derivative product which uses an investing method wherein a part of or all of interest set by a financial institution on an investment principal being invested by a client is distributed according to a number of instances of option purchases, and these distributed funds are used as investment funds for purchasing an option based on the client's prediction regarding a predetermined phenomenon on a predetermined date, and wherein this option purchase is repeated throughout a given period having been determined in advance; and the content of this transaction is inputted to the sales management database and managed.

68. A device for investing according to Claim 67, wherein the management server, after certification of the client, references the sales management database and discloses to the

client the financial derivative products already purchased by the client; and after the client confirms the content of the financial derivative product transaction, a predetermined input is made to the management server by which it becomes possible to perform a cancellation of a contract for a financial derivative product which has already been purchased, and additionally, information stating that the cancellation of contract was performed is sent to the client information database and the sales management database and this information is stored in both databases.

69. A device for investing according to Claim 67, wherein the management server is constructed so as to be capable of being connected to/from a client terminal device via a high-speed communications network, and the client can perform at least either a purchase request for or a cancellation of a contract for the financial derivative product by connecting to the management server from the client terminal device.

70. A device for investing according to Claim 67, wherein the management server is connected to an operating funds information database which is connected to at least one of either a listed options market or an over-the-counter options market.

71. A device for investing comprising: a client information database in which client information including an

account number is stored; a product database in which the content of each type of product is stored; an investment information database in which investment information including an applied rate of return is stored; a sales management database in which each type of data for each product purchased by each client is stored; and a management server connected to the databases and capable of inputting and outputting personal information and transaction information relevant to the client, wherein in the case when personal information relevant to the client is inputted to the management database the client information database is referenced based on the inputted data and the client is certified; the product database and the investment information database are referenced regarding the certified client and products which the financial institution can provide to that client at the time when the information is inputted are disclosed; by inputting this certified client's transaction conditions an option purchase is repeated according to the inputted conditions during a given period for which an option purchase has been determined in advance; and additionally, a request is performed for purchase of a financial derivative product which uses an investing method wherein it is possible for the client to select at least two of the following as investment funds for the option purchase:

10
COMBINED
DOCUMENT

(1) a part of or all of interest set by a financial institution on an investment principal being invested by the client;

(2) distributed funds consisting of funds that have been distributed from a part of or all of interest, according to a number of instances of option purchases;

(3) a combination of the investment principal and either (1) or (2) above;

(4) a combination of a part of or all of profits obtained by exercising a right on an option, and either (1) or (2) above;

(5) a combination of a part of or all of profits obtained by exercising a right on an option, and (3) above;

(6) an appropriate combination of (1) - (5) above; and

the content of this transaction is inputted to the sales management database and managed.

72. A device for investing according to Claim 71, wherein the management server, after certification of the client, references the sales management database and discloses to the client the financial derivative products already purchased by the client; and after the client confirms the content of the financial derivative product transaction, a predetermined input is made to the management server by which it becomes possible to perform a cancellation of a contract for a

financial derivative product which has already been purchased, and additionally, information stating that the cancellation of contract was performed is sent to the client information database and the sales management database and this information is stored in both databases.

73. A device for investing according to Claim 71, wherein the management server is constructed so as to be capable of being connected to/from a client terminal device via a high-speed communications network, and the client can perform at least either a purchase request for or a cancellation of a contract for the financial derivative product by connecting to the management server from the client terminal device.

74. A device for investing according to Claim 71, wherein the management server is connected to an operating funds information database which is connected to at least one of either a listed options market or an over-the-counter options market.

75. An investing system for implementing an investing method wherein a part of or all of interest set by a financial institution on an investment principal invested by a client is appropriated for use as investment funds for purchasing an option based on the client's prediction regarding a predetermined phenomenon on a predetermined date, and this option purchase is repeated throughout a given period having

been determined in advance, wherein the investing system comprises a device for investing which is capable of being connected to/from a client terminal device via a high-speed communications network, and is additionally capable of inputting and outputting information relevant to transactions with the connected client, whereby the client can use the client terminal device to purchase a financial derivative product which uses the investing method.

76. An investing system according to Claim 75, wherein cancellation of a contract for a financial derivative product purchased by the client can be performed using the client terminal device.

77. An investing system according to Claim 75, wherein the client can use the device for investing to open an account with a financial institution which manages the device for investing, and also, can deposit into the account profits obtained by purchase of the financial derivative product.

78. An investing system for implementing an investing method wherein a part of or all of interest set by a financial institution on an investment principal invested by a client is distributed according to a number of instances of option purchases, and these distributed funds are used as investment funds for purchasing an option based on the client's prediction regarding a predetermined phenomenon on a

predetermined date, and this option purchase is repeated throughout a given period having been determined in advance, wherein the investing system comprises a device for investing which is capable of being connected to/from a client terminal device via a high-speed communications network, and is additionally capable of inputting and outputting information relevant to transactions with the connected client, whereby the client can use the client terminal device to purchase a financial derivative product which uses the investing method.

79. An investing system according to Claim 78, wherein cancellation of a contract for a financial derivative product purchased by the client can be performed using the client terminal device.

80. An investing system according to Claim 78, wherein the client can use the device for investing to open an account with a financial institution which manages the device for investing, and also, can deposit into the account profits obtained by purchase of the financial derivative product.

81. An investing system for implementing an investing method wherein an option purchase is repeated during a given period for which an option purchase has been determined in advance, and additionally, it is possible for the client to select at least two of the following as investment funds for the option purchase:

10044732

(1) a part of or all of interest set by a financial institution on an investment principal being invested by the client;

(2) distributed funds consisting of funds that have been distributed from a part of or all of interest, according to a number of instances of option purchases;

(3) a combination of the investment principal and either (1) or (2) above;

(4) a combination of a part of or all of profits obtained by exercising a right on an option, and either (1) or (2) above;

(5) a combination of a part of or all of profits obtained by exercising a right on an option, and (3) above;

(6) an appropriate combination of (1) - (5) above,
wherein the investing system comprises a device for investing which is capable of being connected to/from a client terminal device via a high-speed communications network, and is additionally capable of inputting and outputting information relevant to transactions with the connected client, whereby the client can use the client terminal device to purchase a financial derivative product which uses the investing method.

82. An investing system according to Claim 81, wherein cancellation of a contract for a financial derivative product

purchased by the client can be performed using the client terminal device.

83. An investing system according to Claim 81, wherein the client can use the device for investing to open an account with a financial institution which manages the device for investing, and also, can deposit into the account profits obtained by purchase of the financial derivative product.

84. An investing system for implementing an investing method wherein a part of or all of interest set by a financial institution on an investment principal invested by a client is appropriated for use as investment funds for purchasing an option based on the client's prediction regarding a predetermined phenomenon on a predetermined date, and this option purchase is repeated throughout a given period having been determined in advance, wherein the client's personal information can be inputted and the client can be certified by referencing the inputted information, and after the certification, a purchase request for a financial derivative product using the investing method can be performed by inputting the client's desired transaction conditions.

85. An investing system according to Claim 84, wherein in the case when the client is a new client an account with the financial institution managing the investing system can be opened by inputting predetermined client information; after

opening the account the certification of the client can be performed; and after the certification, the purchase request can be performed by inputting the client's desired transaction conditions.

86. An investing system according to Claim 84, wherein in the case when the client is a client which has already purchased the financial derivative product, a cancellation of contract for the financial derivative product already purchased can be performed after the confirmation by performing a predetermined input.

87. An investing system for implementing an investing method wherein a part of or all of interest set by a financial institution on an investment principal being invested by a client is distributed according to a number of instances of option purchases, and these distributed funds are used as investment funds for purchasing an option based on the client's prediction regarding a predetermined phenomenon on a predetermined date, and this option purchase is repeated throughout a given period having been determined in advance, wherein the client's personal information can be inputted and the client can be certified by referencing the inputted information, and after the certification, a purchase request for a financial derivative product using the investing method

can be performed by inputting the client's desired transaction conditions.

88. An investing system according to Claim 87, wherein in the case when the client is a new client an account with the financial institution managing the investing system can be opened by inputting predetermined client information; after opening the account the certification of the client can be performed; and after the certification, the purchase request can be performed by inputting the client's desired transaction conditions.

89. An investing system according to Claim 87, wherein in the case when the client is a client which has already purchased the financial derivative product, a cancellation of contract for the financial derivative product already purchased can be performed after the confirmation by performing a predetermined input.

90. An investing system for implementing an investing method wherein an option purchase is repeated during a given period for which an option purchase has been determined in advance, and additionally, it is possible for the client to select at least two of the following as investment funds for the option purchase:

(1) a part of or all of interest set by a financial institution on an investment principal being invested by the client;

(2) distributed funds consisting of funds that have been distributed from a part of or all of interest, according to a number of instances of option purchases;

(3) a combination of the investment principal and either (1) or (2) above;

(4) a combination of a part of or all of profits obtained by exercising a right on an option, and either (1) or (2) above;

(5) a combination of a part of or all of profits obtained by exercising a right on an option, and (3) above;

(6) an appropriate combination of (1) - (5) above, wherein the client's personal information can be inputted and the client can be certified by referencing the inputted information, and after the certification, a purchase request for a financial derivative product using the investing method can be performed by inputting the client's desired transaction conditions.

91. An investing system according to Claim 90, wherein in the case when the client is a new client an account with the financial institution managing the investing system can be opened by inputting predetermined client information; after

opening the account the certification of the client can be performed; and after the certification, the purchase request can be performed by inputting the client's desired transaction conditions.

92. An investing system according to Claim 90, wherein in the case when the client is a client which has already purchased the financial derivative product, a cancellation of contract for the financial derivative product already purchased can be performed after the confirmation by performing a predetermined input.